

PROTECTING YOUR Identity

Recent intrusions have led to the theft of sensitive personal information including social security numbers and other identifiers from millions of consumers.

While this makes identity theft significantly easier for criminals, there are some steps that can be taken to help reduce your risk.

Monitor Your Credit



Protecting your identity starts with being vigilant and proactive. Regularly review your credit reports for accuracy and unauthorized activity, and work to have any issues corrected. You can purchase credit monitoring services from all major credit agencies, but you can also check your credit reports for free once a year at:

<https://www.annualcreditreport.com>

Request a Credit Freeze



A credit freeze prohibits organizations from accessing your credit file without explicit permission. This creates some inconvenience since you need to take steps to unfreeze your credit before opening new accounts, but it is also one of the best ways to prevent criminals from opening new accounts in your name. Credit freezes must be put in place separately with each of the major credit reporting agencies, but as of September 2018 they are free. To learn more and setup the freeze contact:

Equifax (1-800-685-1111)
<https://www.freeze.equifax.com>

TransUnion (1-888-909-8872)
<https://freeze.transunion.com>

Experian (1-888-397-3742)
<https://www.experian.com/freeze>

Innovis (1-800-540-2505)
<https://www.innovis.com/personal/securityFreeze>

Create an Account at SSA.gov



Help protect your Social Security benefits by registering an account at SSA.gov before a criminal does. As always, when creating your account be sure to use a strong password.

<https://secure.ssa.gov/RIL/SiView.do>

File Your Taxes Early



Criminals can use your social security number to file your taxes and receive a fraudulent rebate. Not only does this defraud the government and taxpayers, it will stop you from filing your taxes and take a significant amount of work to repair. You can prevent this by filing your taxes early before a criminal has a chance to.



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